

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Carol G. Corrao
Debtor(s)

Bankruptcy Case No.: 14-24965-JAD
Doc. No. 95
Chapter: 13
Docket No.: 96 - 95
Concil. Conf.: April 5, 2018 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **March 5, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **March 19, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **April 5, 2018 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: January 18, 2018

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Carol G. Corrao
 Debtor

Case No. 14-24965-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
 Form ID: 410

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Jan 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2018.

db +Carol G. Corrao, 14 Weller Drive, Irwin, PA 15642-9128
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
 13973162 +Allegheny Radiology Assoc., Ltd., PO Box 3425, Pittsburgh, PA 15230-3415
 13973163 +Bank of America, P Box 5170, Simi Valley, CA 93062-5170
 14008937 Bank of America, Attn: Retail Payment Services, P.O. Box 660933, Dallas, TX 75266-0933
 13992111 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13973166 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, PO Box 13446, Pittsburgh, PA 15234)
 14005177 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13973164 +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
 13973165 +Citibank SD, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
 13973167 Credit First N.A., PO Box 81315, Cleveland, OH 44181-0315
 14032844 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
 13973170 +Enhanced Recovery Corporation, PO Box 23870, Jacksonville, FL 32241-3870
 14164185 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
 13973173 Kohls Payment Center, PO Box 2983-2983, Milwaukee, WI 53201
 13973174 Mercantile Adjustment Bureau, LLC, PO Box 9055, Williamsville, NY 14231-9055
 13973175 +NCB Management Services Incorporated, PO Box 1099, Langhorne, PA 19047-6099
 14035559 OneMain Financial Issuance Trust 2014-2, P.O. Box 6042 Sioux Falls, SD 57117-6042
 13973177 +Orthopedic Assoc. of Pgh., Inc., 2550 Mossie Blvd., Ste. 405, Monroeville, PA 15146-3533
 13973178 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13973179 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 13974616 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13973180 +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541)
 13973182 +Premier Medical Associates, PO Box 644984, Pittsburgh, PA 15264-4984
 13973185 Target Card Services, PO Box 660170, Dallas, TX 75266-0170
 13973186 The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13973168 E-mail/Text: kcarter@creditmanagementcompany.com Jan 19 2018 01:43:08
 Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
 13973169 +E-mail/Text: electronicbkydocs@nelnet.net Jan 19 2018 01:42:53 Dept of Ed/Nelnet,
 3015 Parker Rd, Suite 400, Aurora, CO 80014-2904
 13978171 +E-mail/Text: kpenn@lenderlaw.com Jan 19 2018 01:43:28 First Commonwealth Bank,
 c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1000
 13973171 +E-mail/Text: bankruptcynotice@fcbanking.com Jan 19 2018 01:42:17 First Commonwealth Bank,
 22 N. 6th Street, Indiana, PA 15701-1802
 13973172 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2018 01:44:54 GE Capital Retail Bank,
 PO Box 985033, Orlando, FL 32896-0001
 13973176 +E-mail/PDF: cbp@onemainfinancial.com Jan 19 2018 01:44:33 One Main Financial,
 6801 Colwell Blvd., Irving, TX 75039-3198
 13973181 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 19 2018 01:50:22
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
 14231884 E-mail/Text: bnc-quantum@quantum3group.com Jan 19 2018 01:42:27
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13973183 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2018 01:44:33 SYNCEB/JCPenny, PO Box 965007,
 Orlando, FL 32896-5007
 13973184 +E-mail/PDF: gecsedirecoverycorp.com Jan 19 2018 01:44:44 Synchrony Bank/Sam's Club,
 PO Box 965005, Orlando, FL 32896-5005
 13977685 +E-mail/Text: bncmail@w-legal.com Jan 19 2018 01:42:55 TD BANK USA, N.A.,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13977741 +E-mail/Text: electronicbkydocs@nelnet.net Jan 19 2018 01:42:53 U.S. Department of Education,
 C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 13973187 +E-mail/Text: bnc@alltran.com Jan 19 2018 01:42:16 United Recovery Systems, PO Box 722929,
 Houston, TX 77272-2929

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Federal National Mortgage Association (Fannie Mae)
 cr Seterus, Inc., as the authorized servicer for F
 cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13974880* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974878* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974617* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974618* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974619* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974620* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974621* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982

District/off: 0315-2

User: msch
Form ID: 410

Page 2 of 2
Total Noticed: 39

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cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 3, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 18, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (Fannie Mae)
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Brian C. Thompson on behalf of Debtor Carol G. Corrao bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com/LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;ryandrli
c@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com
James Warmbrodt on behalf of Creditor Federal National Mortgage Association (Fannie Mae)
bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9